

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose L Roman Padilla
Debtor

Case No. 19-04446-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Dec 14, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

| Recip ID | Recipient Name and Address |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------|
| db | #+ Jose L Roman Padilla, 645 Lincoln St., Hazleton, PA 18201-4056 |
| 5258593 | + Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005 |
| 5285187 | + U.S. Bank, National Association, Trustee for, Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------|
| cr | + EDI: RECOVERYCORP.COM | Dec 14 2022 23:43:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: blegal@phfa.org | Dec 14 2022 18:41:00 | Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406 |
| 5258590 | + EDI: CITICORP.COM | Dec 14 2022 23:43:00 | Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441 |
| 5258591 | + EDI: CAPITALONE.COM | Dec 14 2022 23:43:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5268729 | EDI: CAPITALONE.COM | Dec 14 2022 23:43:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5259289 | + Email/Text: bankruptcy@cavps.com | Dec 14 2022 18:41:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 5258594 | Email/Text: blegal@phfa.org | Dec 14 2022 18:41:00 | PHFA, P.O. Box 15057, Harrisburg, PA 17105-5057 |
| 5258595 | + Email/Text: blegal@phfa.org | Dec 14 2022 18:41:00 | PHFA, 211 N. Front St., Harrisburg, PA 17101-1466 |
| 5319450 | + Email/Text: blegal@phfa.org | Dec 14 2022 18:41:00 | PHFA-HEMAP, 211 North FRONT ST, P.O. Box 15206, HARRISBURG, PA 17105-5206 |
| 5258926 | + EDI: RMSC.COM | Dec 14 2022 23:43:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5258596 | EDI: RMSC.COM | Dec 14 2022 23:43:00 | Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060 |
| 5282221 | EDI: AIS.COM | Dec 14 2022 23:43:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|----------------------------------------------------------------|
| 5258592 | *+ | Jose L Roman Padilla, 645 Lincoln St., Hazleton, PA 18201-4056 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name **Email Address**

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (Trustee for the Pennsylvania Housing Finance Agency, pursuant to a Trust Indenture dated as of April 1, 1982) bkgroup@kmllawgroup.com

Leon P Haller

on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

Tullio DeLuca

on behalf of Debtor 1 Jose L Roman Padilla tullio.deluca@verizon.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

| | | |
|-----------------------------------------------------------------|----------------------------------|---------------------------------------------|
| Debtor 1 | First Name: Jose L Roman Padilla | Social Security number or ITIN: xxx-xx-3839 |
| | Middle Name: _____ | EIN: _____ |
| Debtor 2 (Spouse, if filing) | First Name: _____ | Social Security number or ITIN: _____ |
| | Middle Name: _____ | EIN: _____ |
| United States Bankruptcy Court: Middle District of Pennsylvania | | |
| Case number: 5:19-bk-04446-MJC | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose L Roman Padilla
aka Jose Luis Roman Padilla, aka Jose Roman
Padilla, aka Jose Roman

**By the
court:**12/14/22

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.